



# REAVC NEWSLETTER

## JULY 2018

*Dedicated to those that have already served*

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Left to right – Jim Crow, Will Hoag, Don Greenberg, Colleen Bruns, Ray Holzer, Butch Britt, Anne Dana, Roberta Griego, Nancy Settle, Art Goulet, Colleen House, Ken Cozzens (not shown – Paul Callaway, Tom McEachern, Maryellen Benedetto



### PRESIDENT'S MESSAGE - BY NANCY SETTLE

Greetings REAVC Members! REAVC changes are still in the works. Several of our REAVC Board members have taken on administrative duties including the newsletter (Butch Britt), REAVC Membership Database (Roberta Griego) and Board meeting minutes (rotated between board members). It may take us a few more months to get our administrative house-keeping in order and we appreciate your patience. If you would like to receive the newsletter via email please let us know. You can email us with your name and email at [wbbritt@gmail.com](mailto:wbbritt@gmail.com)

We will be recruiting for the position of part time Administrative Assistant to prepare the newsletter, update the membership database, prepare membership reports, and possibly take minutes. The salary is to be determined once we have a better idea of the time involved. **If you or anyone you know might be interested in part time work for REAVC please contact me, Nancy Settle, at [nancycassbill@sbcglobal.net](mailto:nancycassbill@sbcglobal.net) or 805 658-1507. Please let me know by August 1, 2018.**

The REAVC Board recently took action to offer Collette Tours to offer travel packages to REAVC members. Collette Tours specializes in putting together national and international travel opportunities at reduced rates. Collette Tours partners locally with Friends of the Camarillo Library to offer some interesting and exciting trips. The REAVC board also took action to ensure that cost savings will be given directly to the REAVC traveler. Read on to find out more about the trips being offered through Collette Tours and Friends of the Camarillo Library.

## President's Message – Continued

It was good to see so many REAVC members at our last luncheon and hear more from our speaker about the Ventura County Area Agency on Aging (VCAAA).

Several people asked me about increased health insurance premiums and how to find the best health insurance plan. VCAAA will assist you in deciding which health insurance plan and prescription plan is best and least expensive for you. Both my husband and I have met with VCAAA and have made significant health insurance cost savings as a result. It works!

They can be contacted at 805-477-7300 or Email: LOIS.VCAAA@ventura.org.

We thank you for your support of REAVC and hope to see you at a future luncheon *Nancy*

## 2018 REAVC BOARD MEMBERS

<b>President – Nancy Settle</b>	805 658-1507	<a href="mailto:nancycassbill@sbcglobal.net">nancycassbill@sbcglobal.net</a>
<b>1<sup>st</sup> VP – Roberta Griego</b>	805 889-7674	<a href="mailto:Rrodriguez367@roadrunner.com">Rrodriguez367@roadrunner.com</a>
<b>2<sup>nd</sup> VP – Ken Cozzens</b>	805 647-2954	<a href="mailto:kencozzens@sbcglobal.net">kencozzens@sbcglobal.net</a>
<b>Secretary – Will Hoag</b>	805 644-3491	<a href="mailto:piffle@pacbell.net">piffle@pacbell.net</a>
<b>Treasurer – Ray Holzer</b>	805 644-3702	<a href="mailto:Rayholzer2@aol.com">Rayholzer2@aol.com</a>
<b>Past Pres. – Art Goulet</b>	805 482-9818	<a href="mailto:artgou@aol.com">artgou@aol.com</a>
<b>Butch Britt</b>	805 312-4895	<a href="mailto:wbbritt@gmail.com">wbbritt@gmail.com</a>
<b>Colleen Bruns</b>	805 488-9798	<a href="mailto:crb_runs@yahoo.com">crb_runs@yahoo.com</a>
<b>Paul E. Callaway</b>	805 658-1340	<a href="mailto:Paul.callaway@roadrunner.com">Paul.callaway@roadrunner.com</a>
<b>Jim Crow</b>	805 701-8262	<a href="mailto:JimC0294@gmail.com">JimC0294@gmail.com</a>
<b>Anne Dana</b>	805 320-6408	<a href="mailto:ggdana@roadrunner.com">ggdana@roadrunner.com</a>
<b>Don Greenberg</b>	805 642-2915	<a href="mailto:liondongreenberg@gmail.com">liondongreenberg@gmail.com</a>
<b>Colleen House</b>	805 485-0445	<a href="mailto:clhouse@adelphia.net">clhouse@adelphia.net</a>
<b>Tom McEachern</b>	805 630-8284	<a href="mailto:Tandcmac1@yahoo.com">Tandcmac1@yahoo.com</a>
<b>Maryellen Benedetto</b> Associate Member Representative	805 647-0292	<a href="mailto:Maryellenbenedetto@aol.com">Maryellenbenedetto@aol.com</a>

## BOARD OF RETIREMENT REPORT – BY ART GOULET

It's been quite some time since my last report because publication of the Bi-Monthly Newsletter was interrupted due to the resignation of the REAVC Administrative Assistant for health reasons. REAVC is still working on the transition. As a result, I have a number of reports on VCERA's financial position.

The market has been extremely volatile which, of course, has affected VCERA's earnings. The fund balances for last five months were:

- At the end of January – \$5.58 billion
- At the end of February - \$5.40 billion
- At the end of March - \$5.33 billion
- At the end of April - \$5.35 billion
- At the end of May - \$5.38 billion



## Board of Retirement Report – Continued

As an indication of the effect of the market volatility, at the end of January, VCERA was on track to earn about 11.5% for the fiscal year. By the end of May, that dropped to about 8.9%. At the time this article was prepared, we had not yet received the earnings report for June, the end of the fiscal year. However, VCERA's Investment Consultant believes, absent any dramatic market event, VCERA's earnings for the fiscal year will be in excess of the adopted earnings estimate of 7.50%

Many economists are predicting a substantial market downturn in the near future. We'll see.

At its meeting of May 21, the Board approved a new asset allocation going forward. There were marginal changes among the various classes and the most significant action was adding a new class for private credit to the fixed income component of investments. This investment lends money to companies that cannot avail themselves of credit through banks, and interest rates charged exceed those charged by banks. This type of credit fits an underserved niche of corporate America. Very serious due diligence is undertaken to determine credit worthiness before a loan is made, and collateralization is required for about 90% of these loans.

On June 4, the Board received the Actuarial Experience Study for the last three years and, based on it, reduced the estimated earnings rate to 7.25% from 7.50%. This will result in an increase in employer and employee contribution rates for the fiscal year beginning July 1, 2019.

At the same meeting, VCERA's budget for the 2018-2019 fiscal year was adopted. There was a very minor increase overall.



### REAVC SCHOLARSHIPS – BY DON GREENBERG

One of the excellent benefits of REAVC Membership is that members and associate members, and children, grandchildren, or great grandchildren of members or associate members, are eligible to receive scholarship awards from REAVC. These “one-time” awards can be anywhere from \$1000 to \$1500, depending on how much scholarship money is available and the number of scholarships awarded at the particular time. In 2017 REAVC awarded \$10,000 in scholarships --- \$1,000 each to 10 very deserving recipients.

Scholarship awards are made at our September and December membership luncheons. The deadline for submission of applications for the September awards is July 1 each year, and October 15 for the December awards. The deadline for submission of applications for the September awards has already passed, but there is plenty of time to submit an application to be considered for the December awards. (Note: If an application is received slightly past the deadline, the Board need not but might waive strict application of the deadline!)

**So, if you are aware of a possible worthy recipient, get that application process started ASAP!**

Full information on the scholarship program and applications are available on the REAVC website – specifically at <http://reavc.org/scholarship-program>

If you have questions, please feel free to contact any REAVC officer or board member. The current Scholarship Committee members are Maryellen Benedetto, Tom McEachern, Don Greenberg, Ray Holzer and Colleen Bruns.

***“Never let the fear of striking out keep you from playing the game.” Babe Ruth***



## SEPTEMBER LUNCHEON – BY ANNE DANA

The BBQ Luncheon at Sterling Hills Country Club on June 5 was a success. The weather was great, the food was delicious, and the speaker informative. The projector and screen gave us a few problems, but we'll see if we can't figure that out. It would also help if you don't tilt your chairs up to reserve your lunch spot. Use your napkin or other marker. Tilting chairs up makes it difficult to move between tables, particularly for some of our less mobile members.

Approximately 190 people attended the luncheon, which was close to room capacity. We continue to get very positive feedback about this venue.

Our next REAVC luncheon will be held on September 4, 2018, at Sterling Hills Country Club, 901 Sterling Hills Drive, Camarillo. Mr. Phil Chandler from RIGHT AT HOME will be speaking at the meeting. The subject of his presentation is In-home care and assistance, a relevant subject for most of us "retired" folk. This luncheon promises to be another fun and informative event.

If you would like to attend, please make your reservations no later than noon, Thursday, August 23, by calling or emailing

Judy Sewell, 805/654-8304, [sewellj119@sbcglobal.net](mailto:sewellj119@sbcglobal.net) or

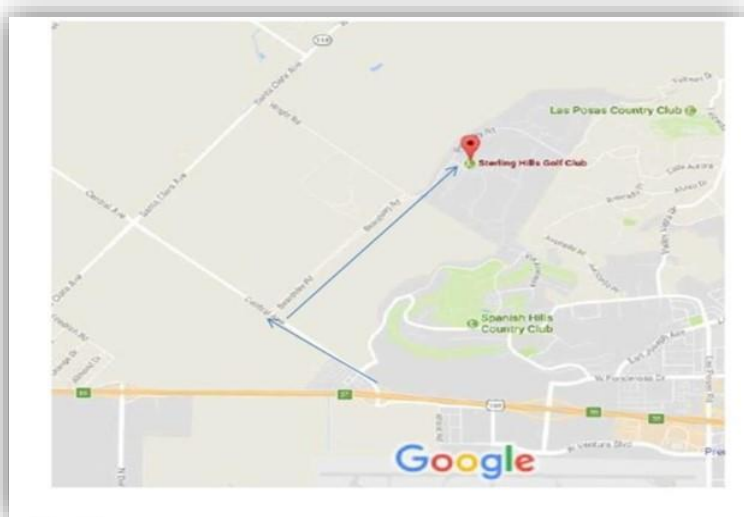
Cindi Mathieu, 805/525-2885, [cccindi66@gmail.com](mailto:cccindi66@gmail.com)

### PLEASE NOTE:

1. Reservations may be cut off early, if room capacity is filled prior to August 23.
2. Reservations requested after the cutoff will be put on a wait list.
3. It is important that you formally cancel your reservation if you cannot make it, so that we can accommodate people on the wait list and provide accurate numbers to the caterer.
4. DOORS WILL OPEN AT 11:00am

Food Share barrels will be outside the entrance and the check-in tables will be just inside the door. Will Hoag and Butch Britt will be set up in the dining room for payment of guest fees and sales of See's candy gift certificates. Come and join the fun!

**Our December luncheon will be December 4 – please put that date on your calendars!**



### Directions to Sterling Hills:

Exit US101 at Central Avenue. Proceed on Central Avenue. Turn right on Beardsley Road. You will see the Golf Course on the right. Turn right on Sterling Hills Drive

The address is 901 Sterling Hills Drive, Camarillo, CA 93010

## REVAC CALENDAR JUNE – DECEMBER 2018

<p><b><u>July</u></b>          1 July - Scholarship Apps Due (For Sept award)          Aug 23 Cut-off date for luncheon Reservations          No REAVC Board Meeting</p>	<p><b><u>August</u></b>          Aug 7 - REAVC Board Meeting</p>	<p><b><u>September</u></b>          Sept 4 Luncheon – Scholarships Awarded</p>
<p><b><u>October</u></b>          Oct. 2 REAVC Board Meeting          Oct 15 Scholarship Apps Due (for Dec)</p>	<p><b><u>November</u></b>          Nov 30 Cut-off date for luncheon Reservations</p>	<p><b><u>December</u></b>          Dec. 4 Luncheon – Scholarships Awarded          Dec 11 - REAVC Board Meeting</p>



We lost 30 of our colleagues and REAVC members from February to June 2018. Each person’s death diminishes us, but we are enriched by the time they spent with us.

<b>Charles</b>	<b>Csicsman</b>	<b>Melvina</b>	<b>Lay</b>
<b>Robert</b>	<b>Cunningham</b>	<b>Clifford</b>	<b>Lunceford</b>
<b>Robert</b>	<b>Dailey</b>	<b>Vernon</b>	<b>McGill</b>
<b>Nadine</b>	<b>Davis</b>	<b>Gerald</b>	<b>Mets</b>
<b>David</b>	<b>Eaton</b>	<b>Evalena</b>	<b>Mitterer</b>
<b>Barbara</b>	<b>Eggert</b>	<b>Emma</b>	<b>Phillips</b>
<b>Michael</b>	<b>Ewens</b>	<b>Stanley</b>	<b>Raap</b>
<b>David</b>	<b>Gehl</b>	<b>Beverly</b>	<b>Record</b>
<b>Gary</b>	<b>George</b>	<b>Frank</b>	<b>Ruiz</b>
<b>Donald</b>	<b>Grant</b>	<b>Anita</b>	<b>Schmidt</b>
<b>Jacquelyn</b>	<b>Hannegan</b>	<b>Sally</b>	<b>Simms</b>
<b>Patricia</b>	<b>King</b>	<b>Phyllis</b>	<b>Taylor</b>
<b>Patricia</b>	<b>Kipp</b>	<b>Eileen</b>	<b>Whitworth</b>
<b>Donald</b>	<b>Koepp</b>	<b>Donald</b>	<b>Williams</b>
<b>Meta</b>	<b>Krueger</b>	<b>Forrest</b>	<b>Wright</b>

## COUNTY RETIREES: FEBRUARY – MAY 2018

Nader	Aghdaie	APCD	Andy	Flores	Public Works
Shari	Aguilera	Sheriff	John	Franchi	Sheriff
Lisa	Anderson	Sheriff	Gary	Franklin	Sheriff
Carlito	Aspuria	GSA	Sonja	Frias	Probation
Patricia	Ball	Auditor	Joseph P.	Galante	Sheriff
Chad	Ball	BOS	Michele	Galiguis	Sheriff
Jesus	Barrera	Sheriff	William P.	Gallaher	BOS
Juan	Basurco	Courts	Yvonne	Garcia	Sheriff
Marcia K.	Bowman	Child Suppt	Joseph D.	Garlock	Fire
Peter	Bozek	RMA	Angela	Glover	Area Agency on Aging
John E.	Braden-Kaneski	CEO	Douglas	Gojkovich	Sheriff
Stephen R.	Bradford	HCA	Henry	Gonzales	Ag. Comm
Paul	Bruton	Sheriff	Marisela	Gonzalez	Sheriff
Vincent	Camou	Sheriff	Matthew	Grieger	Public Works
John	Cardoza	Child Suppt	Paul	Grossgold	BOS
Maria	Carlos	Sheriff	Laura	Guanill	HCA
Nancy J.	Celniker	PWA	Margaret	Guzman	Sheriff
Patricia	Chan	HCA	Victoria	Hartley	Probation
Daniel GI	Cho	APCD	Violet	Henry	Sheriff
Donald T.	Clegg	Sheriff	Dale	Hewlett	HCA
Randall	Cook	HCA	Christiane M	Hipps	Courts
Judith	Coronado	DA	Reed	Hruska	Sheriff
Krysten	Cote	HCA	Rose	Jacinto	Sheriff
Amy L.	Cox	GSA	Tanya L	Jenkins	Sheriff
Imelda	Cragin	Reg San	Phyllis	Johnson	Sheriff
Elaine R.	Crandall	HCA	Johanna K.	Johnston	HCA
Julie M.	Cruz	HCA	Kenneth	Kappen	Fire
Philippa A.	Cunningham	DA	Jimmie	Keener	CEO
Graham	Dawson	PWA	Gannat	Kilani	HCA
Luis	De Anda	Sheriff	Kevin	Kissane	Fire
Olivia	Delgado	Probation	Madeline J.	Koga	HCA
Rexalena	Deros-Cooper	RMA	Joncee L.	Kohls	Fire
Scott	Detorre	Fire	Michele	Krieg	Fire
Allen	Devers	Sheriff	Leonard	Kwock	HCA
Roger	Dickinson	Assessor	Syliva	Lemons	HCA
Cynthia J.	Ellington	Pub Defender	John	Lemos	Sheriff
Diane	Emerick	HCA	Joanne	Leong	Sheriff
Albert	Feliciano	IT	Oswaldo	Lopez Matadamas	Sheriff

Susan	Fleming	Sheriff	Arnold N.	Lopez Navarro	HCA
Marta	Lucero	Sheriff	Irma	Romero-Murray	Probation
Kristen J	Macleod	Probation	Paul	Rubalcava	HCA
Beatriz	Mantanona	Sheriff	Raymond	Ruiz	Fire
Andrew	Martinez	PWA	Dora	Saenz-Belden	Sheriff
Shannon	Matlock	HCA	Vira	Samouhi	DA
Robert	May	Harbor	Alison	Sawyer	HCA
Steven	Mayo	Sheriff	Rose	Schwab	Child Support
Evan	McDonald	Sheriff	Karen	Seymour	HCA
Catherine	Miller	Sheriff	Eugenia	Seywert	Courts
Marisa	Montgomery	HCA	Rosa	Stamm	HCA
Ricardo	Mora	Fire	Mary	Stanistreet	HCA
Donna	Morales	Sheriff	Paul	Studer	Ret Assn
Emmanuel	Morata	Sheriff	Shanon	Sulkowski	Child Support
Connie	Moraza	HCA	Georgina	Taylor	HCA
Jose G.	Moreno	Sheriff	Mark	Thompson	Sheriff
Theresa	Munoz	Probation	Tracy D.	Towner	DA
Christopher	Murrell	HCA	Clementine	Turner	HCA
Robert	Naef	Fire	Francisco	Valdez	GSA
Frank	Newell	Assessor	Anthony	Velador	Sheriff
Se-Mi	Oh	HCA	Alexis N.	Velazquez	Sheriff
Juan	Olmos	Sheriff	Henry	Villanueva	HCA
Petra	Ornelas	Sheriff	Ben	Villareyes	Sheriff
Anthony	Orozco	Fire	Jaime M.	Vogel	Child Support
Sally	Osuna	HCA	David	Wareham	Sheriff
Deborah	Pardi	HCA	Susan	Webb	Probation
Angelita	Perez	Courts	Marilyn	Whitford	HCA
Deborah	Petersen	Treasurer	Court	Williams	Probation
Cary	Peterson	Sheriff	Rebecca	Williams	Sheriff
Kenneth	Porter	HCA	Theodore	Wyant	PWA
Catherine	Puccetti	Sheriff	David B.	Yoshitomi	Sheriff
Suzanne	Ramirez	Sheriff	Patrick	Zarate	HCA
Colleen	Raper	HR	Debra	Zinskey	Fire
Elizabeth	Renteria	Area Agency on Aging			
Toni	Rex	Child Support			
Laura A.	Rivera	Sheriff			
Patricia	Roberts	Probation			
Teresa	Rodriguez	Sheriff			
Aleta	Rodriguez	Library			





## EDITOR'S NOTES: BY BUTCH BRITT

It's been some time since we published a newsletter, as you can tell by the large list of recent County retirees. Is there anyone left running the shop? Well one thing I realized long ago is that no one is indispensable, and the organization will get on with it. However, putting together a newsletter has proven to be a daunting task. To jump on Nancy's message on page 1, we are looking for someone to help put together the newsletter and handle other administrative tasks for the Board. If you are interested or know of someone that might be, please contact Nancy

or any other Board member.

In the interim, I'll be coordinating the newsletter, so if you have problems with the content, you aren't getting your copy etc. let me know at [wbbritt@gmail.com](mailto:wbbritt@gmail.com).

As a side note, I also want to encourage as many of our members to utilize or switch to email delivery of your newsletter. It costs us about \$12,000 a year to print and mail out the newsletter. We can send out email versions for about \$500 per year. Don't worry, we know some folks don't have email access or simply prefer hard copies. We are not cutting them out, but we do encourage you to switch to email delivery.

I really enjoy seeing you all at the luncheons – not to mention the food - and hope to see you there soon. Just look for the fat bald guy at the See's Candy table.

## SEE'S CANDY CERTIFICATES: BY BUTCH BRITT

We sell SEE's Candy Certificates to members solely as a benefit to our membership, generally at or below cost. They are redeemable for one pound of candy or a standard See's candy box at any SEE's store or outlet.

The cost of each certificate is \$16. This is below the market cost at most locations. The certificates make excellent gifts for Christmas or other holidays. No hassle with holiday crowds wrapping or shipping. They are easy to mail, and the certificates do not expire.



You can acquire certificates one of three ways:

1. Purchasing at our luncheons
2. Via the postal service @ REAVC, PO Box 7231, Ventura CA 93006
3. Placing your order over the phone @ 805/644-7814

Remember if you order by mail or over the phone, include extra postage for mailing large orders.

***Footsteps in the sands of time are not made by sitting on your behind – B. Britt***



## INFORMATION ABOUT COLLETTE TRAVEL:

Presentation: August 28th at 1pm at the Camarillo Library 4101 Las Posas Rd, Camarillo, CA 93010

Featured Destinations: Upcoming trips:

1. Canadian Rockies by Train - Vancouver ● Rail Journey through British Columbia ● Jasper ● Columbia Icefield ● Choice on Tour ● Lake Louise ● Banff ● Calgary ● Glacier Skywalk ● Athabasca Glacier



2. Historic Hotels of Mid-Atlantic - Washington, D.C. ● Gettysburg ● Omni Bedford Springs Resort ● Frank Lloyd Wright's Fallingwater ● Omni Homestead Resort ● Jefferson's Monticello ● Shenandoah Valley ● The Jefferson ● Richmond



**To obtain information about upcoming trips try to attend the presentation at the Camarillo Library**

**OR - for more information, please contact:**

**Ginny Wooten • (805) 889-9752 or Carol Yung • (805) 987-5952**

Disclaimer: REAVC has no financial or other interest over Collette Travel. The information above is provided to REAVC members solely for information, and REAVC does not guarantee or represent that Collette Travel is a preferred or otherwise endorsed travel service.

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